# STUDY OF CONSUMER EDUCATION IN OKLAHOMA SCHOOLS

1

i

. С. 1

OKLAHOMA STUDY OF CONSUMER EDUCATION IN OKLAHOMA SCHOOLS LIBRARY

i.

OCT 27 1939

By

JACK T. RILEY Bachelor of Science Southwestern State Teachers College Weatherford, Oklahoma

1925

Submitted to the Department of Education Oklahoma Agricultural and Mechanical College In Partial Fulfillment of the Requirements

> For the degree of MASTER OF SCIENCE :

# APPROVED:

OKLAHOMA AGRICULTURAL & RECTANICAL COLLEGE LIBRARY

OCT 27 1939

In Charge of Thesis

0 ougal Dean of School of Education

Dean of Graduate School

## ACKNOWLEDGMENTS

The writer wishes to express his appreciation to Dr. N. Conger, dean of the school of education, for his kindly suggestions and inspirational help; Dr. Haskell Pruett, for his helpful and constructive criticism and to Mrs. Jack T. Riley for her assistance and helpful attitude. Acknowledgment is also due to the two hundred sixteen school superintendents and principals, who so generously contributed to this study.

J. T. R.

# CONTENTS

CHAP	TER	PAGE
I	INTRODUCTION-THE NEED FOR EDUCATING THE CONSUMER	1
п	NATURE AND SCOPE OF THE INVESTIGATION	16
III	OPINIONS OF OKLAHOMA SCHOOL SUPERINTENDENTS AND PRINCIPALS	22
IV	STATUS OF CONSUMER EDUCATION AT THE PRESENT TIME IN OKLAHOMA	41
V	SUMMARY, INTERPRETATION OF FINDINGS AND RECOMMENDATIONS	52
	APPENDIX QUESTIONNAIRE FORM USED IN THIS STUDY	1
	NAMES OF SUPERINTENDENTS AND PRINCIPALS CONTRIBUTING TO THIS STUDY. CLASSIFI- CATION ACCORDING TO SIZE OF SCHOOLS	111
	BIBLIOGRAPHY	x

TABLE	***************************************	PAGE
x	PERCENTAGES OF SCHOOL OFFICIALS REPORTING CERTAIN OPINIONS AS TO THE ADVISABILITY OF LIMITING CON- SUMER EDUCATION TO CERTAIN CLASS LEVELS	32
XI	PERCENTAGES OF SCHOOL OFFICIALS REPORTING CERTAIN OPINIONS CONCERNING PROPER FIELD PLACEMENT OF CONSUMER EDUCATION COURSES	34
XII	PERCENTAGES OF SCHOOL OFFICIALS GIVING CERTAIN OPINIONS AS CONCERNING THE EXTENT OF CONSUMER EDUCATION ALREADY BEING TAUGHT AS PARTS OF OTHER COURSES AND FIELDS	37
XIII	PERCENTAGES OF SCHOOL OFFICIALS GIVING CERTAIN OPINIONS CONCEPNING THE DESIRABILITY OF STATE DEPARTMENT RECOGNITION OF CONSUMER EDUCATION	39
XIV	PERCENTAGES OF SCHOOL OFFICIALS REPORTING CONSUMER EDUCATION CLASSES NOW BEING OFFERED IN OKLAHOMA	41
XV	PERCENTAGES OF FIELD PLACEMENTS OF CONSUMER EDUCA- TION COURSES NOW IN OPERATION IN OKLAHOMA	43
XAI	PERCENTAGES OF SCHOOLS OFFERING CONSUMER EDUCATION WHO SPECIFY THE COURSE AS ELECTIVE OF REQUIRED	45
XVII	PERCENTAGES OF SCHOOL OFFICIALS REPORTING ADULT CONSUMER EDUCATION CLASSES IN THEIR COMMUNITIES	46
XAIII	PERCENTAGE OF SCHOOL OFFICIALS PEPORTING CERTAIN MATERIALS AVAILABLE IN THEIR SCHOOL LIBRARIES	48

vii

## Chapter I

#### THE NEED FOR EDUCATING THE CONSUMER

Producers have been in the spotlight in America the past century and a half. Success has been measured largely in terms of ability to produce. No particular attention has been paid to the fact that men and women are consumers. Information designed for consumers has come largely through advertisements of various types. Young people, generally, have been untrained in the art of wise buying. Older people have regrets of many dollars wasted before they learned the consumers lesson. Schools have not taught consumer buying to any great extent. Consumer organizations have been slow to organize and frequently have proven very ineffective.

Conditions are changing rapidly now with regard to the producer-consumer relationship. Ability to produce is ceasing to be the sole criteria for success. Machines have largely taken over the producers jobs which require little skill. Jobs requiring skill are becoming highly competitive and hard to get. Leisure is occupying a greater portion of peoples' time than ever before. Literature of all kinds now is beginning to appear designed to help the consumer. The number of cooperative groups, adult education classes and other consumer protective groups is increasing by leaps and bounds. People are beginning to realize that much can be done toward improving their general well being by way of training in wise consumption.

In 1776 there were only about 3,000,000 people in the thirteen American colonies, in contrast with the 130,000,000 consumers in the United States 1938. The transportation facilities were few and very inefficient, so that individuals and groups were compelled to live almost entirely on what they had at hand. Today the United States is bound together not only by over 240,000 miles of railroads and many thousands of miles of paved highways, but also by improved waterways and many air lines. Measured by transportation facilities, modern Europe is closer to America than the Potomac River was to New York in colonial times. As a result of improved transportation, modern consumers have available all of the resources of this country and of other countries. Their wants have expanded manyfold and their problems of choosing have increased with rapidity. A century and a half ago there were no hugh corporations producing commodities on a large scale in anticipation of consumer demand. On the contrary, production was carried on by individuals on a small localized scale after an order had been placed by a customer. Then it could be said with much greater truth that the consumer guided production. Then also it could be asserted with more show of authority that competition was an effective regulator of price and defender of the consumer. If the town cobbler made a poor pair of shoes for a local resident he had to meet the victim of that transaction daily, and the news of a consumer's dissatisfaction perhaps spread throughout the town. Regardless of personal ethics, the cobbler did not dare run the risk of palming off inferior shoes. Much less could the baker or butcher run the risk of selling spoiled or putrid bread and meat. By the very nature of the simple economic life of early times, the consumers, because of their wide variety of interests as producers, were far more able to judge the quality of merchandise offered for sale, and to judge the fairness of prices asked.

In that simple colonial life there were few newspapers and scarcely any magazines to serve as media for bombarding readers with appeals to buy. Mail service was extremely limited, and not yet subsidized for the benefit of magazines and newspapers carrying their millions of words of advertising copy, while direct attack by mail was unknown. There were no radio broadcasting stations with supplementary receiving sets by means of which profit-seeking produces could carry their

resonant voices of praise into the very homes of potential buyers. There were no moving pictures to help the producer advertise by visual appeal to the pathetic longing of people for some of the better things of life. There were no airplanes to write their messages in the sky, nor any billboards to mar the scenery and force the attention of the leisurely traveler. 3

There was no system of compulsory education. There were no schools of business with courses in advertising and salesmanship. There was then no science of psychology to misuse for advertising purposes. Finally, by way of contrast, when a consumer in that system had finally decided to buy he was compelled in most cases to pay cash or depend upon his own limited personal credit at the local store for a short time, for there were then no banks or finance companies to co-operate with forceful salesmen by making it possible for consumers to pay a dollar down and a dollar a week.<sup>1</sup>

Out of this general awakening on the part of the people as to the needs of training in consumership, has grown the conviction that the schools should definitely lead the way in such training. If this is not done then some group of less serviceable character will take the lead. This calls for the training of teachers equipped with the proper consumer concepts and ability to make adaptations to the new emphasis. It will contribute direct benefits to the teaching personnel as they begin to regulate their own lives more in keeping with the consumer view-points.

This study has been made to find out the opinions of the Oklahoma school officials concerning some of the aspects of consumer education. The study also has been made to find out the

1 Gordon, Economics for Consumers, pp. 7, 8.

present day practices in the schools as regards consumer training. The findings of this study should be of value in the advancement of an educational program designed to place larger emphasis on consumer education. The study should also evaluate the need of consumer education.

Representative schools officials from various sections of the state and various sized high schools in seventy-four counties of the state have contributed to this study. The opinions and practices of two hundred sixteen school officials from well distributed sections of the state represent the thinking and practices of school officials over the entire state. The best literature in the field has been read by the writer which is reflected throughout the study but more particularly in evaluating a need for consumer training.

Man's welfare and happiness is always intimately bound up in his ability to buy and possess. It is dependent upon the amount of money that can be commanded at the moment regardless of how idealistic one may view it. This is only the everyday working practicality of the capitalistic profit system. People are constantly faced with the reality of needing and wanting things and getting the money with which to purchase them.

Most consumers are willing to work and make money if given a chance. Most Americans are guilty of overwork and unnecessary haste rather than laziness and unwillingness to produce. Their prime guilt probably is in not properly safe-guarding their dollars

after they get them or at least not getting the most from them.

5

People usually let someone else think for them when it comes to spending the money they earn. "Nine tenths of the thinking in America is against the interest of ninety percent of the American people<sup> $n^2$ </sup> can be interpreted to mean that we refuse to think and inquire for ourselves. The sad thing about it is that many times those thinking for us seek only their own interests.

The healthy man who buys an alkalizer which he doesn't need after hearing a sales talk over the radio is an example of letting others think for him in the realm of personal matters. The group, which working day and night, permits others to determine policies and frame laws that actually destroys their purchasing power are permitting others to think for them.

It is a peculiar characteristic of the American people to continue to depend upon the advertiser for information in spite of the thousands of services available to them that are more reliable. Many seem to like freedom to the extent that they enjoy spending money foolishly just in order to exercise their right of freedom. To these there is not much to say, but to the thousands whose noses are kept constantly to the grindstone because of lack of knowledge in consumer buying much more information and training should be given.

2 Gilbert Seldes, Your Money and Your Life, p. 2.

This brings us to the question of consumer buying. The one thing people universally do is consume. It has been demonstrated that the extent to which people consume determines the business condition at any given time. Consumer education, therefore, does not assume the buying shall be less but rather that things will be bought that will contribute a maximum of satisfaction to the buyer.

If education has for its purpose to, "train boys and girls to do better those desirable things they would do anyway", if education is, preparation for life", or if education is, "training for effective living" then consumer education should have a respected place in the curriculum.

The need for training in buying in the early days of this country was neglible but in this day of high powered advertising, deceptive propaganda and the many mediums of reaching consumers with good and bad information such training is highly important. It has almost reached the place now that most people, when cheated or defrauded, hardly make a protest and only confess to being the sucker. Surely the schools will not continue to neglect the training of the people in the ways of the market places to the extent that they, at least will demand their money's worth.

It is not always the men who are drawing the largest salaries who live the most satisfying lives. Some men live abundantly on very few dollars per year while others, receiving large incomes, seem always dissatisfied and in need. Someone has said that "the

person who knows how to be satisfied with his lot and station in life is rich<sup>#</sup>. At least every person needs this element in his or her life to the degree that a fair balance may be drawn between income and expense.

7

Those who lived in George Washington's time had worries about disease, outside enemies, and other things common to their day, but never a worry about the maze of complicated social problems existing in our day. From the consumer's point of view, he is never sure whether his information has a selfish selling background or springs from a desire to be of service.

The continually rising standard of living with its multitude of demands together with a declining income and ever increasing taxes, has brought consternation to the average American household. We consumers have grown up with little knowledge of the problems of consumption because, perhaps, in the palmy days of the past, the need for such knowledge was not keenly felt and the schools made no provision for it in their curricula.<sup>3</sup>

Today we are smothered with things. The desirability of their possession is shouted at us over the radio and screamed at us from every billboard, from every newspaper, from every magazine. The ingenuity of modern business is devoted to the task of creating new things, of making people want what they never wanted before. Every man in America today feels the right to want whatever his neighbor has, and every woman makes a strong effort to possess for herself and her children whatever her neighbor and her neighbor's family own. We live in a kind of mental fiveand-ten-cent store, our minds cluttered with gear.

And yet I cannot believe that this present bacchanalian orgy of consumption represents a permanent phase of human development. This philosophy of super-salesmanship by

3 ZuTavern and Bullock, Foreword. The Consumer Investigates.

which new desires are whipped up and men are induced by artful persuasion to buy what they do not really need, and often what they cannot really afford, seems to me to be as artificial and unsound economically as it is vicious ethically.

I cannot help thinking that some day men will grow tired of his things. Some day, if not in our day, they will begin to pall on him, the glamour of possession will wear off, he will grow weary of their domination, and like a child satiated with toys he will look around for other interests. I do not say that this will come all at once. But as the standard of education is raised around the world, surely it is an evolution for which we can hope and in which we can personally participate.

So now they say to us, if you want industry you must live to buy. And we who want to live the good life instead will say no. And by and by, in the fullness of time, perhaps others will say no, and ultimately the thing that seemed unavoidable will perhaps be sloughed off.

As for you in this new generation, may I say that you will never lead the good life unless you keep in check your desire to consume? Do not be merely part of the purchasing power of the country. What our civilization really needs is not sales promotion but sales resistance. A think-ridden mind cannot live the life of the spirit. There is nothing but mental poverty ahead for you who become coerced by possessions, who try to keep up with your neighbors, whose standards are those of fine automobiles, or big houses, whose life is one long desire for things.

In an age when the spontaneity and initiative of individuals are being sacrificed to harmony and efficiency, we need to hear again the sturdy voice of Thoreau: 'I will breathe after my own fashion. It is not what my neighbors do with their leisure; it is what I do with my leisure that is important. It is not the standards that my neighbors have; it is my standards that govern me. Their automobiles, their clothes, their beliefs, their ideas of right and wrong--these are for them; they do not belong to me. They only can force me who obey a higher law than I<sup>\*</sup>.<sup>4</sup>

Raymond B. Fosdick, Commencement Address at Wellesley College, 1930, from the New York Times.

The schools have not taught our population to live effective economic lives. Day by day, the great mass of people are blundering their daily habits of consumption. Unwittingly they reject beauty, health, and comfort. They suffer tremendous waste of food and fuel. With an adequate income, they are ignorant of the most economic habits of purchase of food, clothing, homes, and fuel. Economic life makes a fundamental demand which education will increasingly heed in order to restore 'The well doing of everything that needs to be done'.

Just imagine the plight of everyone as they go about their daily living.

They read of a sale down town only to find that prices have been raised for the event. Each voice advertising cigarettes on the radio claims his kind the best. The announcer says at six o'clock that tooth powder is the only thing to use but at seven tooth paste takes the lead.

A lady has heard that nationally advertised brands are always best. What she has not heard is that advertised brands may have three or four grades and that she may be paying first grade prices for fourth grade goods.

Insurance, as good as it is, has been sold to millions in too big doses causing distrust and loss of money. Thousands of fraudulent claims on medicine wrappers have been adorning our store shelves now for many years. Beauty lotions and high prices have united to give only ordinary looks after all. Equities in property have too many times been a way to steal property after it had

5 Reign S. Hadsell, Developing Intelligent Consumers.

been mostly paid for. Fads take their toll of millions from the purchaser's pocketbook, giving nothing in return but fat profits to the operator.

Holidays have been increased now until the whole year is an extended holiday. Christmas isn't over until Valentime's Day arrives, then Easter, then others all of which now must be celebrated with millions of dollars worth of useless things. All kinds of groups and organizations now exist and one has to belong or he is not considered progressive. This costs heavily in needed dollars.

Synthetic goods now are rivaling the real articles until the average person does not know silk from rayon, leather from paper, and many other similar developments which challenge his ability to choose.

One hears that it pays to buy the best and tries it to find he draws a bad lot. He tries the lower grade and gets a good bargain. His neighbors have a similar experience, only the reverse. Americans are told that education pays but are seldom given any training that might be used or that might make it pay by way of conserving what they get.

They are told that they should buy to keep the mills turning, only to contract their salaries a month in advance and then be embarrassed by not having money for needed emergencies and essentials. They are told that the carrying charge is only six percent on a purchased article, then find out later that most of the six

percent charges really amount to ten, twenty, or thirty percent.

They face a ceaseless bombardment of advertising twenty-four hours a day, all of which is prepared and delivered by some of the best brains that money can obtain. No one escapes it. Everyone errs occasionally, and though he or she might wisely evade one catastrophe, they turn to fall prey to another.

The very complexity of the situation makes it impossible for the average individual to find his way in the maze.

Dr. A. O. Bowden, formerly President of the State Teachers' College of New Mexico...found that 75% of the teachers and 85% of the common population believed that beautiful pictures and fine music in the home make moral and virtuous; 32 and 59% believed fish better brain food than bacon; 40 and 69% believed night air to be injurious; 92 and 96% believed bathing necessary for the continued good health of those already in health; 76 and 78% believed that prayers could make it rain....6

In the swift pace which sets the tempo of modern life, there is no feature dizzier than the scientific whirl, as seen by the man in the street. Out of the welter of scientific news which comes to him by press, by radio, by magazine, and at the meeting of the Rotary Club, or which his wife brings home from the woman's club or the study group, how is he going to separate the science from the pseudo science, the truth from the hoax, the immediately practical and useful information from that which may be equally correct but as yet unimportant? How is he going to sift the vital from the non-essential--for he cannot know everything, and if he could, he would be unable to apply it.

Of course one likes to think that, once a person is taught

6 T. Swann Harding, Popular Practice of Fraud, pp. 348-349.

7 W. W. Bauer, Health, Hygiene, and Hocey, p. 11.

to think, he then will always be able to sort out the real from the unreal, the good from the bad but that is just not the case. The teacher, the business man, the farmer, the salesman, all take their turns at the toll gate of wasteful spending. Even the concocter of some dangerous concoction escapes possibly only his own poisonous mixture. He probably smokes Camels or Luckies to steady his nerve while pouring dosages with which he poisons others.

How could it be otherwise when the business concerns with their corps of high salaried employees spend endless days and years charting graphs of sales, blotting out blind spots and pushing forward the bright places on the telltale barometer line. These experts can graph sales so accurately that they can almost point their finger at the consumer and predict his next day's purchase.

Needless to say, too, that the bright spots on the sales barometer line is too frequently that which coincides with the below living standard line on the consumer barometer.

Experts and diagnosticians, if amply supplied, could equally care for the interests of consumers if the need were only felt. The Consumers Research and Consumers Guide is a good start in that direction, but they reach only a small percentage of homes and they need supplementing with designed courses in public schools and an awakened public.

The problem has become much more acute in the last few years.

While technic progress kept advancing, hard times has reduced incomes until it becomes now much more important to know how to ward off the purchases of undesirable goods and services. As peoples<sup>†</sup> salaries become lower, it becomes more essential to conserve to the utmost that which they have.

Two thirds of the Nation's families had less than \$1500 to spend in 1935-36. 27% had less than \$750.00, 42% had less than \$1000.00, and it has been calculated that the average or middle American family received only \$22.00 weekly the same year.<sup>8</sup> Even in 1929, 4/5 of all consumers had only 2/5 of all family spending money, while the remaining 1/5 received and spent 3/5 of all the money.<sup>9</sup>

Of the 29<sup>1</sup>/<sub>2</sub> million families in America, 15% needed help in order to get along in 1935-36.<sup>10</sup>

It is obvious from the above figures that the large part of American families do not have much to spend. They certainly do not have any to waste or spend foolishly. The wisest of management is needed by every family in order that their dollars will buy the most possible service and commodities.

Instances of unwise buying can be found by the thousands and millions. The man who buys two suits for the price of one frequently won't wear either of the suits very long because of inferior quality. Massachusetts' governor appointed a committee which

8 Consumers Guide, September 1939, pp. 16, 17.

9 Consumers Guide, January 25, 1937, pp. 12, 13.

10 Ibid.

checked on 105 cases of advertised 6% interest rates. They found the rate to actually vary from 6% in one case to between 101% and 679% in eight cases. The largest part were charging from 11 to 30 percent. One can easily see that the customers of these firms were ill-trained in interest figures, and were paying much more than they should for the services rendered.

Most authorities on the subject agree that waste exists mostly among the lower bracket families which makes their plight even doubly bad. Just how long people are going to continue their guinea pig living is an interesting thing upon which to contemplate. Happiness and contentment lies within reach of most all consumers if they only could make these few adjustments in their lives. They need to be trained in the essentials of wise buying and thrift.

(The fact that so many people have gone past middle age and have saved little if any money, shows that a large percentage of them, especially when young, have not given any thoughtful attention to the vital necessity of accumulating capital for their future financial security and success in life. The principles of rational consumption are of fully as great importance to real success in life as any of the subjects now taught in our schools and colleges. Yet 'in most schools of America, thrift is a subject left to take care of itself. Graduates go out into the world with no definite ideas about the happiness there is in thrift, of the value of home gardens, of househeld management, of wise investment and wise allotment of income for the expenses of home, business, and self. 11

The problem is clear cut. People's indifference to it in the

11 Fraser, Profitable Farming and Life Management, pp. 208-209.

good old days made little difference because of an extravagant amount of everything. Today, though, they face realities, they might not ever have an abundance of money and things that existed previously again.

The way out is to train boys and girls in the art of living. Show them the good and the bad. Instruct them in wise buying. Teach them true thrift.

When this is done then the public schools will have added another milestone to their accomplishments. One which will pay for itself in people's happiness and contentment to say nothing of placing the average American upon a sounder financial plane.

### Chapter II

### NATURE AND SCOPE OF INVESTIGATION

In this study the writer has made a survey of consumer education opinion and practices in the Oklahoma schools.

Questionnaires were sent to three hundred fifty-eight superintendents and principals located in all of the seventy-seven counties of the state, averaging something like five questionnaires to each county. Usable replies were received from two hundredsixteen representing seventy-four of the seventy-seven counties.

Table I shows the number of questionnaires sent to each county of the state and the number of usable replies received.

The state was divided into five districts, namely - Southwestern, Southeastern, Northwestern, Northeastern, and Central for convenience in tabulating the returns on a geographical basis. These divisions or districts are not to be construed as being the district divisions as pertains to our teachers college districts though they are somewhat the same.

The officials from the southeast district comprised of the nineteen counties: namely, McCurtain, Leflore, Haskell, Latimer, Pushmataha, Choctaw, Bryan, Atoka, Pittsburg, Hughes, Coal, Pontotoc, McIntosh, Johnston, Marshall, Love, Carter, Murray and Garvin returned forty-one questionnaires from eighty-one sent. Northeast district officials from nineteen counties in their

A PT	DT	124	T
TA	D1	12.	I

List of counties with number of questionnaires sent and number returned.

Southeast Sect		Tel	Northeast Section		
	Sent			Sent	Ret.
McCurtain	5	4	Osage	5	3
Leflore	5	0	Tulsa	7	4
Haskell	4	2	Washington	4	3
Latimer	5	2	Nowata	4	1
Pushmataha	3	3	Roger	5	2
Choctaw	4	1	Craig	4	3
Bryan	5	3	Mayes	5	2
Atoka	4	3	Ottawa	6	5
Pittsburg	6	5	Delaware	4	4
Hughes	5	4	Wagoner	4	1
Coal	4	2	Cherokee	2	2
Pontotoc	4	1	Adair	3	2
McIntosh	4	3	Sequoyah	4	2
Johnston	4	5	Pawnee	4	. 3
Marshall	4	3	Creek	6	3
Love	3	1	Okmulgee	4	2
Carter	5	2	Muskogee	5	4
Murray	4	3	Kay	6	6
Garvin	5	2	Noble	4	2
Totals	81	41	Totals	86	52
Central Sectio	n		Southwest Section		
	Sent	Ret.		Sent	Ret.
McClain	4	3	Harmon	4	4
Oklahoma	10	9	Jackson	6	3
Lincoln	5	3	Greer	5	2
Okfuskee	5	3	Tillman	5	3
Pottawatomie	5	5	Kiowa	5	4
Seminole	5	2	Comanche	5	3
Cleveland	4	2	Cotton	4	3
Logan	5	2	Caddo	6	5
Payne	5	2	Washita	5	2
Canadian	5	3	Custer	5	3
Kingfisher	5	4	Beckham	5	1
Grant	4	0	Poger Mills	4	2
Garfield	6	5	Grady	6	4
Totals	68	43	Stephens	. 5	4
			Jefferson	5	3
			Totals	75	46

TABLE I continued. List of counties with number of questionnaires sent and number returned.

	Sent	Ret.
Cimmaron	3	2
Texas	4	1
Beaver	4	2
Harper	4	3
Ellis	3	0
Woodward	4	4
Woods	4	3
Dewey	4	2
Blaine	5	4
Major	4	2
Alfalfa	5	4
Totals	44	27

group including: Osage, Tulsa, Washington, Nowata, Roger, Craig, Mayes, Ottawa, Delaware, Wagoner, Cherokee, Adair, Sequoyah, Pawnee, Creek, Okmulgee, Muskogee, Kay, and Noble returned fiftytwo questionnaires of the eighty-six sent them. Southwest district officials returned forty-six questionnaires from seventy-five sent. Their district comprised Harmon, Jackson, Greer, Tillman, Kiowa, Comanche, Cotton, Caddo, Washita, Custer, Beckham, Roger Mills, Grady, Stephens, Jefferson, counties. Northwest district administrators representing Cimmaron, Texas, Beaver, Harper, Ellis, Woodward, Woods, Dewey, Blaine, Major, and Alfalfa counties were sent fortyfour questionnaires, of which twenty-seven were returned. Central district composed of Oklahoma, McClain, Lincoln, Okfuskee,

Fottawatomie, Seminole, Cleveland, Logan, Payne, Canadian, Kingfisher, Grant, Garfield, counties returned forty-three of the sixty-eight questionnaires sent them. The returns in general, represent fair samplings from over the state.

	TA	BLE II						
NUMBER AND PERCENTAGES OF HIGH SCHOOLS REPRESENTED BY USABLE REPLIES								
Size of School	Number of Schools App.	Number of usable repl <b>ies</b>	Percentage of Schools approached represented by us- able replies					
Below 101	75	56	75%					
101-250	128	100	79%					
250-500	92	36	39%					
Over 500	63	24	38%					
TOTALS	558	216	60%					

Table II shows the number and percentages of schools approached together with the number and percentages of usable replies. The schools were divided into four groups according to the enrollments of the schools in the high school departments. The groupings constituted those having less than 101 enrolled, those enrolling

between 100-250, those enrolling between 250-500 and those high schools having enrollments exceeding 500.

This grouping of schools will be used throughout the entire list of tables in this study.

Table II shows that the officials from schools with over 500 enrollment, returned 38% of the questionnaires sent them. 59% of the questionnaires sent to the officials representing schools with enrollments between 250-500 were returned. 79% of the officials answering for the schools with enrollments between 100-250 returned the questionnaires sent them. 75% of the principals and superintendents of the schools with enrollments below 101 returned the questionnaires sent to them. 60% of all the officials approached with questionnaires answered with usable replies.

TABLE III NUMBER AND PERCENTAGES OF SCHOOLS INCLUDED IN THIS SURVEY WHICH ARE LOCATED IN CEPTAIN SECTIONS OF THE STATE								
Geographical Location	Number of Usable replies	Percentage						
Northeastern (19 counties)	52	24%						
Southeastern (19 counties)	48	22%						
Southwestern (15 counties)	46	21%						
Central (13 counties)	43	20%						
Northwestern (11 counties)	27	13%						
TOTALS	216	100%						

Table III shows the number and percentages of schools included in this survey according to location in the state. Fifty-two questionnaires were returned from the Northeast district to account for 24% of the replies used in this study.

Southeastern district officials supplied 28% of the usable replies. Southwestern district principals and superintendents furnished forty-six replies to account for 21% of the usable returns. Central district administrators returned forty-three questionnaires or 20% of those used in this study. Northwestern district school officials accounted for 13% of the usable replies by returning twenty-seven of the questionnaires sent them.

Table III shows that all five sections of the state are equitably represented in the study as each of the five geographical sections furnished approximately twenty percent of the usable returns.

#### Chapter III

THE OPINIONS OF OKLAHOMA SCHOOL PRINCIPALS AND SUPERINTENDENTS

Since school administrators of the state should be expected

to take the responsibility for extending consumer education, it is well that they express opinions concerning the many debatable issues

which are involved in setting up a program of this kind.

Some of the questions which school officials must answer are

## as follows:

Shall we have consumer education? Should consumer education be taught as a separate course or as a part of other courses? Should consumer education be elective or should it be required? To whom should consumer education be offered? In what field or fields should a course in consumer education be placed? Are the schools already teaching enough consumer education? What fields or subjects, if any, are already filling the need in teaching consumer education? Should the state department of education encourage more consumer education by accepting it as a course toward acceptable units for graduation? What courses are already being offered in which consumer education is stressed? To what extent are library materials provided for the encouragement of consumer education?

The answers to these questions and others will set a pattern for a definite procedure in the establishment of school programs designed to give new emphasis to the welfare of the consumer.

The problem is not a simple one. Just now school officials are feeling very definitely that some change is coming in regard to consumer training emphasis. They must accept the responsibility and set up programs of consumer education in keeping with

#### sound principles.

I do not know what is just around the corner, but I do know that right now there is very good reason to believe that the curve of the nation's growth if flattening out. And this suggests a period of adjustment. Our traditional economic habits have led us into ways of carelessness and indifference both in the management of our individual affairs and in the regulation of governmental activities. An enormous amount of waste has resulted. But, consciously or otherwise, we have come to depend upon great upswings in the business cycle to wash away all of our sins, public and private. It is just possible, however, that we can no longer depend so confidently upon these fortuitous events to rescue us from our extravagance. It is not only possible but quite likely that, as time goes on, we shall have to reconcile ourselves to smaller prizes and bigger penalties, fewer opportunities and greater risks. Even so, we shall still have untapped resources of wealth and well being. We can learn how to spend wisely and how to live rationally. And that is the task of consumer education. Never before in our history has it been so timely and, I venture to add, never before such a national necessity.

		TABLE IV				
Percentages of s	chool of	ficials w	ho reporte	d certai	n opinior	
concerning the desira	bility of	f offerin	g work in	consumer	educatio	
	Enrollment					
Opinion	Below 101 (56)	101 to 250 (100)	251 to 500 (36)	0ver 500 (24)	Total (216)	
Consumer Ed. should be offered	91%	96%	975	96%	95%	
Consumer Ed. should not be offered	7%	2%	0%	4%	3%	

 Harold S. Sloan, <u>Consumer Education - A National Necessity</u>, from a speech delivered at Columbia Missouri, Stephens College, 1939. Printed in Forecast, June 1939 issue, p. 282. Table IV shows the percentage of school officials, in each of the four groups of schools, expressing opinions as to the advisability of offering Consumer Education.

95% of the entire group of educators think that Consumer Education should be offered.

3% of the entire group think it should not be offered.

91% of the officials representing the group of schools with enrollment under 101 think that Consumer Education is important enough to be offered while 7% think it is not.

96% of the officials speaking for the group of schools with between 101 and 250 enrollment think we should teach Consumer Education while only 2% think we should not.

97% of the administrators of the 251-500 group of schools favored the teaching of Consumer Education and not one of them think it should not be taught.

96% of the principals and superintendents of the schools with enrollments exceeding 500 voted for Consumer Education to be taught while 4% of them voted negatively.

It is obvious from these figures that the school officials very definitely favor Consumer Education in our schools. TABLE V

Percentages of school officials who reported certain opinions concerning how work in Consumer Education should be offered.

		Enrollment				
Opinion	Below 101 (56)	101 to 250 (100)	251 to 500 (36)	0ver 500 (24)	Total (216)	
Consumer Ed. should be offered as a separate course.	57%	54%	50%	63%	55%	
Consumer Ed. should not be offered as a separate course.	39%	45%	47%	38%	43%	

Table V shows the opinions of the school men as to whether or not the Consumer Education course should be offered as a separate course.

55% of the administrators think that Consumer Education should be offered as a separate course and 43% of them think it should not be so offered.

57% of the officials from the group of schools below 101 feel that Consumer Education should be offered as a separate course while 39% of them dissented from that opinion.

54% of the principals from the group of schools having enrollments between 101-250 voted for Consumer Education special courses while 45% voted against them. 50% of the school men representing the schools with enrollments between 250-500 desire special Consumer Education classes as against 47% not desiring such a course.

63% of the officials answering for the large schools, those having enrollments above 500, favor Consumer Education taught as a separate course while only 38% favor not having a Consumer course.

Table V reflects that the school officials from the larger schools are somewhat more in favor of Consumer Education classes than are those officials from the smaller schools.

Percentages of se concerning how work in	chool of							
	Enrollment							
Opinion	Below 101 (56)	101 to 250 (100)	251 to 500 (36)	0ver 500 (24)	Total (216)			
Con. Ed. should be offered as a part of some other course or courses	59%	59%	69%	58%	60%			
Con. Ed. should not be offered as a part of some other course or courses	34%	34%	28%	2 <b>9</b> %	<b>32%</b>			

Table VI reflects the opinions of the school administrators

about the question of advisability of teaching Consumer Education as parts of other courses.

60% of the school officials answering think that Consumer Education should be taught as a part of other courses while 32% think this is not the way to present Consumer Education.

59% of the teachers representing the group of schools with enrollments below 101 voted for Consumer Education to be taught as parts of other courses while 34% voted against the proposal.

The officials from the group of schools having enrollments between 101-250 expressed opinions exactly the same as the group representing the schools below 101.

69% of the officials from the group of schools having enrollments between 251-500 favor the core-curriculum plan for teaching Consumer Education while 28% do not favor such a plan.

58% of the school men from the large schools, those having enrollments above 500, expressed preference for placing the responsibility in other courses in teaching Consumer Education while 29% expressed preference for not doing so.

Table VI, in general, shows a fairly united opinion among all groups concerning the core-curriculum proposal.

# TABLE VII

Percentages of school officials who reported certain opinions concerning how work in Consumer Education should be offered.

(Summary)

	Enrollment					
Opinion	Below 101 (56)	101 to 250 (100)	251 to 500 (38)	Over 500 (24)	Total (216)	
Consumer Education should be offer- ed as a separate course.	57%	54%	50%	63%	55%	
Consumer Education should be offered as a part of some other course.	59%	59%	69%	58%	60%	
Consumer Education should be offered both as a separate course and part of some other courses.	29%	14%	31%	33%	23%	

Table VII shows a summary of the divided opinion as to the proper way to present Consumer Education.

55% of the entire group thinks that the separate course should be taught, 60% of the group prefer the core-curriculum plan of teaching Consumer Education while 23% of the officials favor teaching Consumer Education both as a separate course and as parts of other courses.

33% of the administrators representing the schools with enrollments above 500 favor both plans of teaching Consumer Education.

31% of the officials from the schools having enrollments between 251-500 think both procedures should be followed.

14% of the school men answering for the schools with enrollments between 101-250 feel that both procedures should be followed while 29% of the officials from the small schools, those below 101, checked both the separate course plan and the core-curriculum plan for teaching Consumer buying.

Table VII shows quite well the widely divergent points of view, prevalent among the school officials, as concerns the proper teaching procedure for Consumer Education.

Percentages of s concerning how much t	chool off				
	1	1	Enrollmen	t	****
Opinion	Below 101 (56)	101 to 250 (100)	251 to 500 (36)	<b>Over</b> 500 (24)	Total (216)
Consumer Ed. should be offered one semester.	63%	48%	47%	50%	52%
Consumer Ed. should be offered two semesters.	25%	38%	36%	29%	33%

Table VIII shows the opinions of the school leaders as to the proper duration for a Consumer Education class.

52% of the educators think one semester long enough time for a Consumer Education class while 33% of them think the course should last two semesters.

63% of the officials from the small schools, those below 101, think one semester sufficient time to devote to a class in consumer buying while 25% think two semesters the proper length course.

48% of the principals and superintendents representing the schools having enrollments between 101-250 feel that four and one half months is enough time to devote to the course while 38% feel one year should be devoted to its teaching.

47% of the officials from the 251-500 group of schools voted for one semester as the proper length of a Consumer Education course as compared to 36% who voted for the two semesters course.

Exactly one half the officials representing the large schools, those over 500, feel that one semester is sufficient time for a course while 29% favor Consumer Education courses continuing throughout the year.

### TABLE IX

Percentages of school officials who reported certain opinions concerning the advisability of making Consumer Education an elective or required course.

	Enrollment						
Opinion	Below 101 (56)	101 to 250 (100)	251 to 500 (36)	0ver 500 (24)	Total (216)		
Consumer Education should be elective.	64%	42%	61%	75%	55%		
Consumer Education should be required.	25%	50%	33%	25%	38%		

Table IX shows quite conclusively that the school officials are not unanimous in the belief that Consumer Education has value enough to place the subject on the required list. The table shows the percentages of school officials who reported certain opinions concerning the advisability of making Consumer Education a required or elective course.

55% of the educators think the course should be an elective one and 33% of the entire group think the course should be required.

75% of the principals from the large schools, those enrolling more than 500, prefer election of the course while 25% of the group prefer requiring the course.

61% of the administrators from the group of schools having

enrollments between 250-500 woted for the children to have opportunity to elect the course while 33% woted to require the course of all.

42% of the group of officials representing schools between 101-250 in enrollment favored election while 50% favored requirement.

64% of the teachers from the small schools, those having enrollment under 101, think the Consumer Education course should be elected while 25% of the same group think the course should be required.

#### TABLE X

Percentages of school officials reporting certain opinions as to the advisability of limiting Consumer Education to certain class levels.

		Enrollments							
Opinion	Below 101 (56)	101 to 250 (100)	251 to 500 (36)	0ver 500 (24)	Total (216)				
Freshmen Only	2%	8%	0%	0%	5%				
Sophomore Only	4%	4%	0%	0%	8%				
Juniors Only	7%	2%	3%	0%	3%				
Seniors Only	23%	16%	17%	17%	18%				
Juniors & Seniors Only	34%	20%	44%	54%	52%				
Open to All	25%	27%	36%	29%	28%				

Table X reflects the opinions of the school officials as to NICAL COLLEGE the proper grade level for a Consumer Education class. OCT  $\gtrsim 7.1939$ 

32% of the officials think Consumer Education should be taught to Juniors and Seniors only. 28% of the entire group would arrange the course open to all. 18% of the two hundred sixteen officials feel that the course should be offered only to Seniors. 3% of the group favored offering the course only to Juniors, 3% favored placing the course on a Sophomore level and 5% of the officials think Freshmen the proper ones to be given the Consumer Education course.

54% of the officials from the large schools, those having enrollments above 500, think the course should be offered to Juniors and Seniors. 29% of the same group would place the course on an, open to all, basis while 17% of this group favor offering Consumer Education only to Seniors.

44% of the administrators representing the schools having enrollments between 250-500 favored the Juniors and Seniors being given the course. 36% of the same group favor the course being open to all, 17% would place the course in Consumer Education on a Senior level while 3% chose to offer the course only to Juniors.

27% of the officials answering for the group of schools having enrollments between 101-250 favor opening the course to all, 20% of the group favor offering Consumer training only to Juniors and Seniors, 16% of the group would place the course on a twelfth grade level while 8% of this group favor offering the course to Freshmen.

33

OKLAHOMA

34% of the teachers from the small schools, those having enrollments below 101, favor the Junior-Senior grade placement for Consumer buying, 25% favor making the course available to all, 23% of the same group favor offering the course only to Seniors and 7% of the small school representatives favor Juniors alone taking the course.

Percentages of concerning proper f	school off				
		Enr	ollment		
Opinion	Below 101 (56)	101 to 250 (100)	251 to 500 (36)	0ver 500 (24)	Total (216)
Commerce	48%	41%	50%	44%	44%
Home Arts	38%	41%	56%	50%	44%
Social Studies	30%	35%	33%	33%	34%
Agriculture	25%	29%	44%	25%	30%
Industrial Arts	18%	21%	33%	25%	23%
Mathematics	11%	12%	19%	17%	13%
Science	7%	8%	14%	21%	10%
English	0%	3%	3%	13%	3%

Table XI expressed the opinions of the school leaders on the question of field placement of a course in Consumer Education. The officials were asked to check more than one field if they so chose.

44% of the entire group of officials prefer placing the Consumer Education course in the field of Home Arts, 44% prefer the commerce field for placement, 34% of the group prefer the social studies field for the course, while 30% of the group think agriculture the proper field. Of the same group 23% elected the Industrial Arts field as the proper field, 13% think Consumer Education is a part of the field of mathematics, 10% prefer the Science field for the course and 3% think the English field the proper one.

44% of the officials representing the large schools, those having enrollments above 500, favor the Commerce field for Consumer Education, 50% give first place to Home Arts, 33% feel that Social Studies should claim the course, while 25% think Agriculture is the proper field placement. Of this same group 25% voted for Industrial Arts, 17% for Mathematics, 21% for Science and 13% for English placement of the course.

50% of the administrators representing the schools having enrollments between 250-500 favor placing the Consumer Education course in the field of Commerce. 56% of this group favor the Home Arts field, 33% favor the Social Studies field and 44% of the group would place the course in the field of Agriculture. Of this same group of officials 33% voted for the Industrial Arts field, 19% for the Mathematics field, 14% for the field of Science and 3% preferred the field of English.

The officials representing the schools with enrollments between 101-250 gave preference to Commerce and Home Arts as the proper fields for teaching Consumer Education. 41% of the officials of this group checked Commerce and Home Arts. 35% of these officials checked Social Studies, 29% checked Agriculture, 21% checked Industrial Arts, 12% checked Mathematics, 8% checked Science and 3% checked English as field placements for the Consumer Education course.

48% of the school men answering for the small schools, those having enrollments below 101, chose Commerce as the field for Consumer Education. 38% of this group feel the course belongs in the Home Arts field. 30% expressed the feeling that Social Studies is the field for the course. 25% of this group checked the Agriculture field, 18% checked the Industrial Arts field, 11% checked the Mathematics field, and 7% chose the field of Science for placement of the course. Not one of this group chose English as the field for the Consumer Education course.

## TABLE XII

Percentages of school officials giving certain opinions as concerning the extent of Consumer Education already being taught as parts of other courses and fields.

		En	rollment		
Opinion	Below 101 (56)	101 to 250 (100)	251 to 500 (36)	0ver (24)	Total (216)
Home Arts	27%	46%	64%	67%	46%
Social Studies	34%	38%	33%	33%	33%
Agriculture	14%	27%	33%	13%	23%
Commerce	13%	24%	19%	44%	22%
Science	11%	11\$	14%	33%	14%
Mathematics	11%	12%	14%	17%	13%
Industrial Arts	7%	8%	22%	21%	12%

Table XII shows the opinions of the educators as to extent of Consumer Education already being taught in the schools. The officials were asked to check fields in which they felt Consumer Education is already getting considerable emphasis.

46% of the entire group of officials feel that some Consumer Education is being taught in the Home Arts departments, 33% of the group feel that the Social Studies departments are already teaching vital Consumer knowledge, 23% named Agriculture as an already active field, 22% felt that the Commerce departments are already busy teaching Consumer Education, and 14% of the entire group checked Science as an active field at present. 13% of the entire group feel that some Consumer Education exists in the Mathematics departments while 7% feel that the Industrial Arts departments are already teaching Consumer Education.

67% of the officials from the large high schools, those above 500, checked the Home Arts department as already teaching Consumer Education. 33% of this group checked Social Studies, 13% checked Agriculture, 44% checked Commerce, 33% checked Science, 17% checked Mathematics and 21% checked Industrial Arts as the fields already pioneering in the field of Consumer training.

64% of the officials representing the schools having enrollments between 250-500 chose Home Arts as the pioneering field in Consumer Education. 33% of the same group feel that Social Studies departments are already busy teaching some Consumer Education, and exactly the same percentage checked Agriculture as an active field. 19% of this group checked Commerce, 14% checked Science, 14% checked Mathematics, and 22% checked Industrial Arts as pioneers in teaching Consumer Education.

46% of the administrators, answering for the schools with enrollments between 101-250, feel that the Home Arts departments are already busy teaching Consumer buying. 33% of the same group checked Social Studies as an active field for the course, 27% of the

group checked Agriculture, 24% checked Commerce, 11% checked Science, 12% checked Mathematics, and 8% checked Industrial Arts indicating the opinions that these fields are already teaching some Consumer Education.

27% of the school men representing the small schools, those having enrollments under 101, think that Home Arts departments are actively teaching Consumer Education at the present time. 34% checked Social Studies, 14% checked Agriculture, 13% checked Commerce, 11% checked Science, 11% checked Mathematics and 7% checked Industrial Arts meaning that in their opinions these fields were already teaching Consumer Education.

#### TABLE XIII

Percentages of school officials giving certain opinions concerning the desirability of State Department recognition of Consumer Education.

	Enrollment					
Opinion	Below 101 (56)	101 to 250 (100)	251 to 500 (36)	0ver 500 (24)	Total (216)	
The State Dept. of Education should recognize Con.Ed.	73%	73%	69%	75%	73%	
The State Dept. of Education should not recognize Consumer Education	14%	22%	22%	17%	19%	

Table XIII gives the principals and superintendents opinions concerning the responsibility of the State Department of Education in encouraging the teaching of Consumer Education.

73% of the two hundred sixteen officials questioned feel that the State Department of Education should recognize Consumer Education as a course for credit toward graduation while 19% feel that the Department should not do so.

75% of the officials from the large schools, those having enrollments above 500, expressed a desire for State Department recognition while 17% felt it unwise.

69% of the school men checking for the schools having enrollments between 250-500 voted for state recognition while 22% of the same group voted against such state recognition.

73% of the officials representing the schools, with enrollments between 101-250, feel the State Department has an obligation to meet in furthering the course of Consumer Education while 22% of this group feel the state has no such obligation.

73% of the school officials representing the schools, with enrollments below 101, voted for State Department recognition while 14% of the group voted against such recognition.

## Chapter IV

#### THE STATUS OF CONSUMER EDUCATION IN THE

#### OKLAHOMA SCHOOLS

The purpose of this chapter is to give the status of consumer education at the present time in the state. There is considerable evidence that some thought and attention is already being paid consumer education in the state by the school officials. Some are experimenting with units of consumer education which comprise parts of other courses. Some are daring to introduce courses designed to teach principally consumer education.

#### TABLE XIV

Percentages of school officials reporting Consumer Education as now being offered in Oklahoma.

	Enrollment						
	Below 101 (56)	101 to 250 (100)	251 to 500 (36)	0ver 500 (24)	Total (216)		
Schools reporting separate courses	0%	11%	8%	53%	10%		
Schools not report- ing separate courses	100%	89%	92%	67%	9 <b>0%</b>		

Table XIV shows that twenty-two of the officials or 10% of

those questioned reported classes in consumer education. 90% of the entire group reported they did not have courses.

33% of the officials representing the large schools, those having enrollments exceeding 500, reported classes while 67% reported no classes in consumer buying. 8% of the principals and superintendents answering for the schools having enrollments between 250-500 have included courses in consumer education in their schools and 92% of this group do not include such course in their programs.

11% of the officials of the schools having enrollments between 101-250 reported they had classes in consumer education. 89% of this group do not have such classes. None of the schools having enrollments below 101 have consumer education classes.

#### TABLE XV

Percentages of field placements of Consumer Education courses now in operation in Oklahoma.

		Enrollment						
	Below 101 (0)	101 to 250 (11)	251 to 500 (3)	Over 500 (8)	Total (22)			
Home Arts	0%	36%	67%	12%	32%			
Commerce	0%	18%	0%	50%	27%			
Agriculture	0%	18%	0%	12%	14%			
Social Studies	0%	18%	38%	25%	23%			
Industrial Arts	0%	0%	0%	0%	0%			
Mathematics	0%	9%	0%	0%	4%			
Science	0%	0%	0%	0%	0%			
English	0%	0%	0%	0%	0%			

Table XV shows the distribution of field placements of consumer education classes now in progress in Oklahoma.

32% of the twenty-two officials reporting consumer education classes have placed the course in the Home Arts Department. 27% of the same group placed the course in the Commerce field, 14% thought Agriculture the proper field, while 23% of the officials chose the social studies field for placement of the course. 4% of this group feel that the mathematics department is the proper place for consumer education.

50% of the school men representing the schools with enrollments in excess of 500, have placed the consumer course in the Commerce field, 12% of this group placed the course in the Home Arts field, 12% chose Agriculture as the sponsor field, and 25% feel that the social studies departments is the logical sponsor departments.

67% of the officials reporting consumer education classes, representing the schools having enrollments between 250-500, placed the course in the Home Arts department while 33% of this group chose to give the social studies departments the responsibility. Of this group none of the officials elected to name commerce or agriculture as the sponsor field.

36% of the administrators reporting classes in consumer education in the group of schools having enrollments between 101-250 chose Home Arts as the sponsor field. Commerce, Agriculture and Social Studies fields shared equally in the percentages of choices among this group of officials as proper field placements for the consumer education course. Each of these departments received 18% of the officials' votes. 9% of this group placed the course in the Mathematics field.

Percentages of So it in their curriculu	chools of			acation v	who place
	arriver.	E	rollment		1.033
a come and the	Below 101 (0)	101 to 250 (11)	251 to 500 (3)	Over 500 (8)	Total (22)
Schools in which course is elective	0%	82%	100%	88%	86%
Schools in which course is required	0%	15%	0%	12%	14%

Table XVI shows the percentages of school officials, reporting consumer education courses, who chose to make the course elective or required.

86% of the officials offering consumer education in Oklahoma permit the pupils to elect the course. 14% of this group require the course to be taken to some degree.

88% of the administrators representing the schools with enrollments in excess of 500 call the course an elective one while 14% of this group call the course required. 100% of the group of officials answering for the schools having enrollments between 250-500 permitted the course to be elected.

82% of the officials offering consumer education classes, reporting for schools having enrollments between 101-250 call the course elective while 18% of this group require the course.

Percentages of so Education classes in th		cials rep	orting add	alt Cons	mer		
	Enrollment						
	Below 101 (56)	101 to 250 (100)	251 to 500 (56)	Over 500 (24)	Total (216)		
Those having Adult Consumer Educa- tion classes	0%	1\$	6%	13%	3%		
Those not having Adult Consumer Education classes	100%	97%	94%	83%	96%		

Table XVII shows the percentages of adult education classes, as reported by the school officials, which are being held in Oklahoma.

Only six classes in adult education studying Consumer Education, were reported by the officials which constituted 3% of the schools questioned. 96% of the entire group of officials reported no adult Consumer classes.

13% of the officials reporting for the schools having enrollments in excess of 500, have consumer classes in their cities. 83% of this group report no consumer classes. 6% of the officials reporting for schools having enrollments between 250-500 report consumer adult training courses. 94% of this group report no classes. 1% of the one hundred officials representing the schools with enrollments between 101-250 reported adult consumer education classes. 99% of this group reported no classes. None of the officials representing the small schools reported consumer adult training classes.

# TABLE XVIII

Percentages of school officials reporting certain materials available in their libraries.

	Enrollment						
TITLE	Below 101 (56)	101 to 250 (100)	251 to 500 (36)	0ver 500 (24)	Total (216)		
100,000,000 Guinea Pigs	30%	19%	42%	54%	30%		
Gov. Bulletins on Con- sumer Education	23%	25%	28%	46%	27%		
Consumers Guide	7%	20%	31%	38%	20%		
Reports - Food and Drug Admin	21%	14%	17%	33%	18%		
Business Principles Every- one Should Know	14%	12%	19%	38%	17%		
How to Spend Money	7%	19%	14%	29%	16%		
Your Money's Worth	5%	12%	17%	38%	14%		
Consumer Goods - How to Know and Use Them	2%	10%	22%	58%	13%		
Consumers Digest	11%	9%	17%	29%	13%		
Consumers Research	5%	7%	17%	21%	10%		
Skin Deep	7%	7%	11%	29%	10%		
When You Buy	4%	4%	8%	29%	7%		

and the state of the second second second		Enr	ollment	Sector of the sector of the	
TITLE	Below 101 (56)	101 to 250 (100)	251 to 500 (36)	Over 500 (24)	Tota] (216)
Eat, Drink, and Be Wary	2%	3%	11%	13%	5%
The Education of the Consumer	0%	3%	8%	21%	5%
Counterfeit	2%	2%	3%	17%	4%
American Chamber of Horrors	0%	1%	0%	13%	2%
Let's Get What We Want	2%	1%	3%	0%	1%

TABLE XVIII continued. Percentages of school officials reporting

Table XVIII shows available materials on consumer education in the Oklahoma school libraries.

The list of materials submitted to the officials for checking were principally those suggested as the best literature available in the field by the school officials of California. The administrators were asked to check books and periodicals listed and to add others that might be available.

38% of the entire group of schools do not have one of the books or periodicals listed as revealed by the study. The book possessed by the largest number is "One Hundred Million Guinea Pigs." The book found in the fewest libraries is, "Let's Get What We Want." 27% of the two hundred-sixteen schools possess "Government Bulletins on Consumer Education." 20% of the schools receive the "Consumers Guide". 18% make available, "Reports from Food and Drug Administration". 17% has catalogued the book, "Business Principles Everyone Should Know". 16% possess the book, "How to Spend Your Honey" and 14% have the book, "Your Money's Worth".

"Consumer Goods---Now to Know and Use Them", was reported in 15% of the libraries and exactly the same percent reported as available, "The Consumer's Digest". 10% of the schools possess the book, "Skin Deep". 10% subscribe for the, "The Consumers Research", and make it available. 7% possess the book, "When You Buy". 5% are checking the book, "Eat, Drink, and be Wary", while 5% of the libraries have catalogued, "The Education of the Consumer". Only 4% of the libraries approached are checking, "Counterfeit". 2% possess "The American Chamber of Horrors", and 1%, "Let's Cet What We Want".

46% of the small schools, these having enroliments below 101, do not possess any of the listed books and periodicals as reported by their principals and superintendents. 40% of the officials from the schools having enrollments between 100-250 reported none of the materials available. 31% of the administrators from the schools with enrollments between 250-500 reported none available while 25% of the school officials, representing the schools having enrollments in excess of 500, reported none of the books and

periodicals available.

54% of the high schools having enrollment exceeding 500 possess, "One Hundred Million Guinea Pigs". 46% possess, "Government Bulletins on Consumer Education". 38% possess the, "Consumers Guide". 33% possess, "Reports of Food and Drug Administration", while none in this group possess, "Let's Get What We Want", As revealed by the officials representing the schools having enrollments between 250-500 reported having available the book, "One Hundred Million Guinea Pigs". 28% reported "Government Bulletins". 31% "Consumers Guide", 22% "Consumer Goods--How to Know and Use Them" and one school reported, "Let's Get What We Want". 25% of the officials from the schools having enrollments between 100-250 reported having available, "Government Bulletins", 19% reported, "One Hundred Million Guinea Pigs", 19% reported the book, "How to Spend Money", 20% checked as available, "The Consumers Guide" and only 1% of the libraries of this group contain the book, "Let's Get What We Want".

30% of the school officials from the small schools, those having enrollments below 101, reported as available the book, "One Hundred Million Guinea Pigs". 23% reported "Government Bulletins" available, 21% reported, "Reports of Food and Drug Administration", 14% checked the book, "Business Principles Everyone Should Know" and 2% of this group checked as available, "Let's Get What We Want".

### Chapter V

#### SUMMARY, INTERPRETATIONS OF FINDINGS AND RECOMMENDATIONS

Though Consumer Education is a relatively new field in Oklahoma there are certain general interpretations of this study which indicate that the Consumer Education movement is definitely gaining strength and support by an increasing number of school officials.

The study reveals a somewhat uniform desire for more training in Consumer Education on the part of school officials. The study shows further that the officials are quite undecided as to the best plan for teaching Consumer Education. The indecision is made more definite by the officials checking both the special class method and the core-curriculum method with considerable frequency. Nearly one fourth of the entire group feel that procedures involving both viewpoints would be the best.

The officials from the large schools favor Consumer Education taught as separate courses by larger percentages than the small schools while the reverse is true as concerns placing Consumer Buying in other fields.

The interpretation here is that the larger schools having more funds can experiment more in all fields. Also the larger schools are less subject to the control of the State Department of Education which gives them ample room to expand their programs. The study reveals, however, a large degree of uncertainty as to the question among all the school division officials.

The administrators also divided on the question of times which should be devoted to the Consumer Education classes. Over-half the officials felt that four and one half months is long enough to teach the course while one-third felt that a year should be devoted to teaching of the course. A few would not answer which indicates they are undecided. The different concepts of the term Consumer Education and what it embraces probably accounts for a good deal of this lack of uniformity in thought and opinions.

The popular move now on to make most every subject elective, accounts for some of the opinion expressed on the question of requiring or electing the Consumer Buying courses. Almost exactly the same percentages of officials divided in opinions as to whether the course should be elective or required as did on the preceding question.

The large school officials, on this question did desire the course to be elective to a degree considerably larger than the small school officials. Three-fourths of the school officials

representing schools with enrollment above 500 desired election while nearly half of the officials of the 101 to 250 group voted for election.

Consumer Education classes did not change the status of the popularity of placing many courses on the Junior and Senior level. Of the 216 school principals and superintendents questioned, onethird of them felt that it should be offered to juniors and seniors. A smaller percent felt that Consumer Education should be available to all. It is difficult to determine here whether the pattern is being followed or whether real thinking has been done on the question. The fact that some felt that freshmen alone should be taught Consumer Buying and others thought it should be on the second year level would more clearly indicate that some thinking has been done on this question.

The California study, on Consumer Buying, made by John B. Thomas revealed that Home Arts and Commerce were the fields most popular for the placement of Consumer Education classes in that state. Oklahoma school officials expressed the same opinion.

Nearly half of the school men approached believe that the Consumer Education classes belong in the Home Arts field and exactly the same percentage thought the proper field to be Commerce.

The basis for these opinions probably would be found in a general feeling that these fields had already been teaching Consumer Education most effectively, or that they lend themselves to the most interesting phases of Consumer Training.

Commerce was fourth in order of fields in which the officials think some Consumer Education is being taught. This seeming contradiction of the previous explanation can be explained by the fact that Commerce as taught in most high schools is made up of typing, accounting and shorthand all of which do not lend themselves for much injected outside topics. These subjects are usually quite able to take care of themselves in interest and holding qualities, consequently not much Consumer Education has been taught in these fields though the field is a popular one for such teaching. These schools offering commercial law, business economy, salesmanship and others have excellent opportunities to teach Consumer Education as part of those courses. This partially explains why a larger percent of the school administrators think the course should be placed in the commerce field than thought that the commerce field was now teaching Consumer Education.

Most of the educators believe that the State Department of Education should manifest interest in Consumer Education and recognize it as an acceptable course for high school subjects toward

graduation. About three-fourths of the officials in all the various sections and sizes of schools think the education department should do so. About one-fifth of them feel that the State Department should not recognize Consumer Education as a course.

It is not to be interpreted that those constituting this group are particularly opposed to teaching Consumer Education but more likely they think that more time should elapse, and more development come before we accredit the course. This feeling could be possessed by the most ardent believer in such Consumer Education courses.

Though there were twenty-two school officials reported classes in Consumer Education, the writer has the feeling that they were largely Consumer Education classes under other titles. In fact this is probably the best way to introduce the course at the present time. If this is the case, then it is a matter of degree of Consumer Education taught in other courses which determines whether or not a school teaches the subject. Evidently those reporting classes think that sufficient Consumer Education was being taught to justify them in reporting such classes.

Salesmen have not been very enterprising when it comes to selling school men Consumer Education books and periodicals. Over one-third of the schools did not have one of the listed books or periodicals. This is not an indictment of the school administrators.

It only shows that Consumer Education is simply not receiving much emphasis today in the Oklahoma schools.

Somewhat surprising was the fact that, "Your Money's Worth", the publication of 1927, which was perhaps the leader among the more or less sensational books, was not the most popular book found today in the libraries. "One Hundred Million Guinea Pigs", lead all other books and periodicals as having a place in the Oklahoma school libraries.

Of the first ten books and periodicals found in most school libraries as revealed in Table XVIII only three are of the sensational type. This clearly indicates that the day has passed when Consumer Education is something sensational and short lived. More substantial books and periodicals are appearing each year, and they seem to be reaching the high school libraries.

#### Recommendations

In view of the findings of this study, the writer wishes to make the following recommendations.

- I. Facilities for teaching Consumer Education in colleges should be increased.
- II. A. and M. College of Stillwater should lead the way in Consumer Education by conferences, extension classes, and actual teaching of more classes on the campus.

- III. The State Department of Education should
  - A. Call conferences of interested educators on Consumer Education lending aid and help.
  - B. Call attention to school administrators to the need of more good books in their libraries relating to Consumer Education.
  - IV. Speakers who know a great deal about Consumer Education should be used in our Teachers Meetings throughout the state.
  - V. The Oklahoma Education Association should appoint a Committee to report the status of Consumer Education in the state. This study to be principally to determine the place Consumer Education should occupy in the Oklahoma schools.
- VI. "The Oklahoma Teacher", magazine should give due publicity to the cause of Consumer Information.
- VII. The Consumer Education course should be placed in the field of general education.

- III. The State Department of Education should
  - A. Call conferences of interested educators on Consumer Education lending aid and help.
  - B. Call attention to school administrators to the need of more good books in their libraries relating to Consumer Education.
- IV. Speakers who know a great deal about Consumer Education should be used in our Teachers Meetings throughout the state.
- V. The Oklahoma Education Association should appoint a Committee to report the status of Consumer Education in the state. This study to be principally to determine the place Consumer Education should occupy in the Oklahoma schools.
- VI. "The Oklahoma Teacher", magazine should give due publicity to the cause of Consumer Information.
- VII. The Consumer Education course should be placed in the field of general education.

APPENDIX

100% RAG 0.5.A.

# CONSUMER EDUCATION QUESTIONNAIRE

Pop	ulation of town or cityHigh School Enrollment
	Name of superintendent or principal
1.	Do you believe that Consumer Education should be offered in Okla- homa Secondary Schools?YesNo
2.	Should Consumer Education be taught as a separate course?
3.	Should Consumer Education beelectiverequired
4.	Should Consumer Education be offered one semester?
5.	Consumer Education should be offered in grade 9 10 11 12 to All
6.	Should Consumer Education be taught as a part or parts of some other course or courses
	If so in which field or fields in the curriculum would you place the responsibility? Check one or more. English Agriculture Home Arts Social Studies Business or Commercial Science Industrial Arts Mathematics
7.	Do you have a course in Consumer Education in your school? No
8.	In which field or fields have you placed it?
	Is it elective?required?
9.	Do you have an adult consumer class in your town or city?

- 10. List course or courses in your school in which you think that Consumer Education is now taught.
- 11. Do you think the State Department of Education should recognize Consumer Education for credit toward graduation? Yes No
- 12. Check the books and periodicals listed below which you have in your school library: Please add others.
  - 1. Consumers' Guide
  - 2. Consumers' Research
  - 3. Consumers' Digest
  - 4. Skin Deep
  - 5. Your Money's Worth
  - 6. Counterfeit
  - 7. How to Spend Money
  - 8. When You Buy
  - 9. Eat, Drink & Be Wary
  - 10. Let's Get What We Want

- 11. The Education of the Consumer
- 12. Reports-Food & Drug Administration
- 13. One-Hundred-Million Guinea Pigs
- 14. American Chamber of Horrors
- 15. Consumer Goods--How to Know & Use Them
- 16. Business Principles Everyone Should Know
- 17. Government Bulletin on Consumer Education

#### LIST OF SUPERINTENDENTS AND PRINCIPALS

#### CONTRIBUTING TO THIS STUDY

NAME Louis Comforth P. C. Hesser Boyd H. Simpson C. F. Rains Nelson Brintle W. G. Lewis R. E. VanBuskirk Eugene Hubbard E. B. Cawood Eugene F. Barney Clifford C. Bell 0. L. Marney Melvin L. Korn Earl A. Drennan Dee E. Park L. H. Woods H.G. Creekmore Fred C. Ogle W. P. Cook Paul W. Genung E. R. Bell Oyshia McGowan H. E. Shipley Joe E. Brown J. M. Oates Lee L. Scott R. H. McClean John P. Loughlin W. B. Stiewig A. F. Bennett J. F. Thomason George W. Spenner P.D.Dunkleberger Glen Caskey R.C. Schwieger Joe Metcalf Herman Harris Noble A. Gore J. E. Jinks Floyd Newberry

		ments under 101
TOWN	COUNTY	H.S. Enroll.
Coyle	Logan	90
Waukomis	Garfield	100
Piedmont	Canadian	75
Stringtown	Atoka	75
Thackerville	Love	87
Watts	Adair	87
Two Sands	Kay	41
Lahoma	Garfield	73
Supply	Woodward	62
Woodville	Marshall	100
Velma	Stephens	84
Oney	Caddo	59
Selman	Harper	44
Mustang	Canadian	97
Manitou	Tillman	65
Woodward R.	Woodward	42
Hitchcock	Blaine	80
Boynton	Muskogee	96
Hobart R.	Kiowa	47
Lookeba	Caddo	76
Three Sands	Kay	50
Oktaha	Muskogee	80
Albion	Pushmataha	54
Wainwright	Muskogee	70
Bryant	Okmulgee	56
Hickory	Murray	70
Gerty	Hughes	92
Manchester	Pittsburg	72
McAlister R.	Pittsburg	68
Welch	Craig	85
Mason	Okfuskee	88
Cleo Springs	Major	85
Lambert	Alfalfa	74
Brannan	Kay	92
Dacoma	Woods	70
Hollis R.	Harmon	67
Custer City R.	Custer	48
Gotebo R.	Kiowa	80
Ravia	Johnston	75
Sharon	Woodward	87

## Schools having enrollments under 101

NAME

TOWN

TY HS TNRO

C. B. Lewis C. A. Crider E. E. Cowan Marvin Johnson Glenn B. Dillingham Jess M. Collier C. L. Owen Elmo B. Hurst Charles Green W. F. Gable R. D. Curnutt Birney D. Herrin Van Carter Albert W. Dillon J. Fred Eaker Raymond Stewart

Keyes Buffalo Canton Cashion Devol Tushka Loyal Russell Maramec Addington Altus R. Bristow Foyil Ochelata Olustee Hugo R.

COUNTY	H.S. ENROLL.
Cimmaron	40
Harper	16
Blaine	81
Kingfisher	55
Cotton	77
Atoka	70
Kingfisher	58
Greer	75
Pawnee	52
Jefferson	76
Jackson	51
Creek	61
Rogers	43
Washington	72
Jackson	90
Choctaw	H.S. Discon- tinued

# LIST OF SUPERINTENDENTS AND PRINCIPALS

# CONTRIBUTING TO THIS STUDY

Schools having enrollments between 100-250

NAME	TOWN	COUNTY	ENROLLMENT
N. H. McCalister	Britton	Oklahoma	165
Byron F. Jolly	Ninnekah	Grady	120
L. F. George	Fairland	Ottawa	175
H. D. Gound	Achille	Bryan	117
John M. King	Davenport	Lincoln	169
O. T. Eskew	Mangum	Greer	238
P. A. Becker	Elgin	Comanche	167
J. E. Stiewig	Valliant	McCurtain	200
J. E. Walraven	Choctaw	Oklahoma	174
A. Leroy Taylor	Bethany	Oklahoma	214
J. E. Peery	Minco	Grady	175
H. R. Richardson	Wynnewood	Garvin	190
Willard Boyce	Covington	Garfield	140
George Slack	Fairview	Major	200
W. B. Hurst	Mt. View	Kiowa	222
T. E. McDonald	Wapanucka	Johnston	135
Earl Estep	Vian	Sequoyah	139
Arthur Clark	Ketchum	Craig	167
Bart Woods	Taloga	Dewey	114
G. W. Fugate	Asher	Pottawatomie	214
E. H. McDonald	Vinson	Harmon	142
B. H. Willoughby	Roydon	Roger Mills	116
J. A. Hendricks	Helena	Alfalfa	121
R. S. Davis	Ramona	Washington	172
Paul Bragg	Bokchito	Bryan	130
Earl Newberry	Gould	Harmon	130
Raymond Cox	Wilburton	Latimer	107
Leon B. Field	Texhoma	Texas	110
Lester Gallon	Bixby	Tulsa	242
B. B. Altom	Tuskahoma	Pushmataha	116
John H. Kephart	Laverne	Harper	160
M. J. Burr	Oklahoma City R.		150
J. D. Puckett	Ringling	Jefferson	150
J. R. Conover	Wayne	McClain	170
Lester Sherrill	Hollis	Harmon	225
Tarlton B. Townsend	Boise City	Cimmaron	120
A. L. Pool	Healdton	Carter	250
R. B. Johnson	Jenks	Tulsa	216

# Schools having enrollments between 100-250

E. B. Brown J. H. Logan C. L. Weathers J. B. Carmichael John E. Prock R. L. Armitage C. A. Strozier Kenneth H. Harrell William Copeland Loyd W. Grigsby M. G. Starry H. E. Wilson Edgar Harms F. E. Willingham Pat White Eugene M. Autry Carl Taylor Haskell Paulding E. E. Emerson C. L. Honnold G. A. Howerton O. H. Holman C. V. Townsend A. G. Sweezy L. F. Battles B. B. Fisher E. E. Fulton George S. Henry R. J. Wheeler Jages C. Alvis Roy E. Patton Byron Dacus Wm. DeePetree L. A. Gibbs E. R. Stewart L. J. Hove G. L. Conner W. P. Robinson Lee Hart W. E. White R. L. Hazlett

NAME

TOWN Hulbert Keota Crescent Davis Red Oak Cordell Coweta Fletcher Ft. Cobb Eufaula Blanchard Beaver Carmen Tecumseh Quapaw Cherokee Gracemont Shamrock Cromwell Tuttle Colcord Wynona Hammon Locust Grove Carnegie Hanna Quinton Kingston Grandfield Temple Ceiling Gotebo Sentinel Wannette Tipton Geary Choteau Purcell Hennessey Haskell Weatherford

COUNTY	ENROLLMENT
Cherokee	125
Logan	152
Logan	170
Murray	145
Latimer	135
Washita	165
Wagoner	190
Comanche	110
Oklahoma	180
McCurtain	250
McClain	124
Beaver	187
Alfalfa	120
Pottawatomie	225
Ottawa	176
Alfalfa	225
Caddo	112
Creek	120
Seminole	115
Grady	165
Delaware	161
Osage	125
Roger Mills	140
Mayes	210
Caddo	150
McIntosh	118
Pittsburg	190
Marshall	170
Tillman	187
Cotton	192
Dewey	157
Kiowa	126
Washita	135
Pottawatomie	162
Tillman	236
Blaine	180
Mayes	125
McLain	226
Kingfisher	168
Muskogee	207
Custer	200

# Schools having enrollments between 100-250

NAME

J. D. Dunlap Everet Davis D. E. Phillips M. H. Carter Raymond Hughes O. H. Cunningham J. B. McLaggert Paul Kenner E. H. Bingham Max Crouse Glen E. Evans Paul C. Kennerly J. L. Sullivan W. E. Ely Arthur L. James Ralph A. Myers Loyd R. Watson H. H. Flowers F. A. Cavin Jones S. Graves Erving Ewing

TOWN	COUNTY	ENFOLLMENT
Tishomingo	Johnson	225
Butler	Custer	119
Waurika	Jefferson	215
Meeker	Lincoln	140
Inola	Rogers	125
Weleetka	Okfuskee	175
Bunch	Adair	125
Erick	Beckham	175
Amber	Grady	130
Ripley	Payne	180
McCloud	Pottawatomie	145
Stuart	Hughes	170
Crowder	Pittsburg	120
Forgan Falls	Beaver	164
Morrison	Noble	102
Yukon	Canadian	224
Allen	Pontotoe	170
Haworth	McCurtain	187
Kansas	Delaware	110
Freedom	Woods	140
Binger	Caddo	150

# LIST OF SUPERINTENDENTS AND PRINCIPALS

## CONTRIBUTING TO THIS STUDY

Schools having enrollments between 250-500

NAME	TOWN	COUNTY	H.S.ENROLLMENT
Chas. G. Sherman	Watonga	Blaine	318
Eber K. Heady	Tonkawa	Kay	300
Owen King	Edmond	Oklahoma	350
J. L. Russell	Checotah	McIntosh	315
Homer S. Anderson	Ponca City	Kay	None Given
D. C. Corbin	Kingfisher	Kingfisher	300
A. J. Holland	Stigler	Haskell	350
Victor H. Hicks	Nowata	Novata	426
Jay B. Earp	Jay	Delaware	31.5
John C. Fisher	Marlow	Stephens	325
B. R. Nichols	Barnadall	Osage	281
E. L. Rodman	Antlers	Pushmataha	376
R. L. McClean	Anadarko	Caddo	264
Wilson Riley	Woodward	Woodward	328
Manard Moyers	Chandler	Lincoln	343
J. S. Swinney	Pauls Valley	Garvin	365
Henry L. Peck	Sallisaw	Sequoyah	375
J. R. Staib	Hominy	Osage	278
L. J. Anderson	Garber	Garfield	258
M. J. Phillips	Comanche	Stephens	360
Paul B. Allen	Okemah	Okfuskee	295
A. B. Ratzliff	Vinita	Craig	339
G. T. Stubbs	Durant	Bryan	400
Howard H. Hart	Wetumka	Hughes	295
T. M. McCullough	Tahlequah	Cherokee	275
V. B. Marshall	Walters	Cotton	375
Vernon H. McClure	Grove	Delaware	316
Ferman Phillips	Atoka	Atoka	350
H. L. Hensley	Alva	Woods	350
M. C. Collum	Madill	Marshall	332
S. J. Bryant	Pawnee	Pawnee	280
E. C. Holt	Broken Bow	McCurtain	340
Homer Shaw	Cleveland	Pawnee	345
A. G. Steele	Altus	Jackson	350
C. Dale Scott	Newkirk	Kay	275
Ralph Holsinger	Coalgate	Coal	280

## LIST OF SUPERINTENDENTS AND PRINCIPALS

#### CONTRIBUTING TO THIS STUDY

# Schools having enrollments exceeding 500

#### MAME

animal.

C. E. Herring Walter McCollom Ira W. Baker D. A. Becker R. E. Crudup D. Bruce Selby E. H. Black A. H. Parmlee N. L. George L. G. Roberson A. L. Burks Loyd Power O. B. Johns D. M. Roberts G. M. Roberts Paul C. Norvell Wallis L. Cooper J. W. Bell Willis W. Collins J. B. Martin E. A. Williamson Harry Houston George D. Hann Walter Marsh

TOWN Oklahoma Cit Stillwater Oklahoma Ci Lawton McAlister Enid Bristow Oklahoma Cit Duncan Tulsa Shawnee Sulphur Seminole Tulsa Norman Bartlesville Miami Holdenville Idabel Moore Henryetta **Blackwell** Ardmore El Reno

	COUNTY	ENROLLMENT
ty	Oklahoma	2400
1.1	Payne	540
ty	Oklahoma	2400
2	Comanche	685
	Pittsburg	850
	Gerfield	1225
	Creek	600
ty	Oklahoma	1700
1.1	Stephens	500
	Tulsa	None Given
	Pottawatomie	1010
	Murray	547
	Seminole	850
	Tulsa	750
	Cleveland	558
e	Washington	1700
	Ottawa	900
	Hughes	640
	McCurtain	551
	Cleveland	600
	Okmulgee	560
	Kay	554
	Carter	678
	Canadian	800

#### BIBLIOGRAPHY

- 1. Bauer, W. W. Heelth, Hygiene and Hooey. Bobbs Merrill Company, (1938)
- 2. Fosdick, Faymond B. Commencement Address at the Wellesley College, (1930). From the New York Times.
- Fraser, Weber J. Profitable Farming and Life Management, (1937) Interstate Frinters and Publishers.
- 4. Gordon. Economics for Consumers. American Book Company, (1959)
- 5. Hadsell, Reign S. Intelligent Consumers. Journal of National Education Association, (1936), Vol. 25, No. 7.
- 6. Harding, T. Swann. Popular Practice of Fraud. Longmans Green and Company, (1935).
- Seldes. Your Money and Your Life. McGraw Hill Book Company, (1938)
- Sloan, Harold S. "Consumer Education--A National Necessity". Forecast Magazine, (June, 1939), page 282.
- 9. The Consumers Guide. The Consumers Council Division. Washington D. C.
- Zutavern and Bullock. The Consumer Investigates. The H. M. Rowe Company, (1938).

Typist-Lucy W. Victor

100 SARAG

理不能的意思的意思